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EXAMINER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Office Action Summary	10/506,739	ONG, YONG KIN (MICHAEL)
	Examiner	Art Unit	
	KITO R. ROBINSON	3695	

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>13 August 2009</u>.
2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.
3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1-52 and 72-86</u> is/are pending in the application.
    4a) Of the above claim(s) <u>53-71</u> is/are withdrawn from consideration.
5)☐ Claim(s) _____ is/are allowed.
6)☒ Claim(s) <u>1-52 and 72-86</u> is/are rejected.
7)☐ Claim(s) _____ is/are objected to.
8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.
10)☒ The drawing(s) filed on <u>03 September 2004</u> is/are: a)☒ accepted or b)☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a)☒ All   b)☐ Some * c)☐ None of:
      1.☒ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Status of Claims

1. This action is in reply to the amendment filed on 13 August 2009.

2. Claims 53-71 have been canceled.

3. Claims 72-86 have been added.

4. Claims 1, 2, 6, 7, 10-35 and 37-50 have been amended.

5. Claims 1-52 & 72-86 are currently pending and have been examined.

6. The Examiner rescinds the 101 rejection to claim 1-47, 48, 50-52 in view of the amendments.

7. The Examiner rescinds the 112, second paragraph, rejection to claim 11, 12, 14, 20, 21, 49 & 50-52 in view of the amendments.

Information Disclosure Statement

8. The Information Disclosure Statement filed on 18 October 2004, 14 December 2004 & 02 March 2009 has been considered. An initialed copy of the Form 1449 is enclosed herewith.

Priority

9. Receipt is acknowledged of papers submitted under 35 U.S.C. 119(a)-(d), which papers have been placed of record in the file.

Claim Rejections - 35 USC § 103

10. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

11. The factual inquiries set forth in *Graham* **v.** *John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that

are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are

summarized as follows:

1.   Determining the scope and contents of the prior art.
2.   Ascertaining the differences between the prior art and the claims at issue.
3.   Resolving the level of ordinary skill in the pertinent art.
4.   Considering objective evidence present in the application indicating obviousness or nonobviousness.

12. Claims 1-4, 6-12, 14-26, 28, 30, 32, 34-37, 41-52, 72-82 & 84-86 are rejected under 35 U.S.C. 103(a)

as being unpatentable over Michener US 2002/0198848 A1 in view of Robinson US 2003/0061172

A1.

As per claim 1, 48 & 49

Michener discloses:

- *generating a single use transaction request identification with a transaction manager* **(paragraph 0024)**

- *storing the transaction request identification in a relationship with banking information of a registered user in a storage of the transaction manager apparatus* **(paragraph 0026)**

- *sending the transaction request identification to the registered user from the transaction manager* **(paragraph 0024)**;

- *receiving at the transaction manager apparatus a payment request comprising information for making a fund transfer of a value from the registered user to a merchant, the payment request including the transaction request identification and the value* **(paragraph 0034)**;

- *checking the validity of the received transaction request identification with the transaction manager apparatus and disabling re-use of the transaction request identification* **(paragraph 0035)**;

- *sending an EFT request to a financial institution to transfer the value in funds from the registered user to the merchant, if the received transaction request identification is valid the EFT request*

including the banking information such that the financial institution is able to check **(paragraph 0036)**;

- *such that the financial institution is able to check whether sufficient funds are present in a user's financial institution account and if sufficient funds are present, perform the transfer according to the banking information* **(paragraph 0036)**

- *receiving at the transaction manager apparatus confirmation of the transfer from the financial institution when the transfer is performed and sending a confirmation message from the transaction manager apparatus to the merchant* **(paragraph 0036)**.

Michener Does not disclose a registered user; however Robinson does in the Abstract.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener with the technique of Robinson because it is a quick, easy and convenient way to register and verify the user's and merchant's identity to the system.

As per claim 2

- *the transaction manager apparatus generates the transaction request identification* **(paragraph 0024)**.

As per claim 3, 51 & 52

Michener discloses:

- *the transaction request identification is a random number* **(paragraph 0040)**.

As per claim 4

Michener discloses:

- *the transaction request identification is generated using a formula* **(paragraph 0025)**.

As per claim 6

Michener discloses:

- *the payment request comprises the transaction request identification and a component provided by the registered* **(paragraph 0024)**.

As per claim 7

Michener discloses:

- *the merchant is provided with the combination transaction request identification and the user provided component* **(paragraph 0034)**.

As per claim 8

Michener discloses:

- *the banking information related to the transaction request identification includes a credit card or debit card number, a card expiry date and a cardholder name* **(paragraph 0024)**.

As per claim 9

Michener discloses:

- *the banking information includes a bank account number* **(paragraph 0036: Michener does not explicitly disclose bank account information however it is inherent that if the verification status is UNSUCCESSFUL, if the user 12 does not have sufficient credit...indicates the bank account is associated in the information for funds to be verified before approval or disapproval)**.

As per claim 10

Michener discloses:

- *the banking information includes bank account type and bank account holder information* **(paragraph 0036: Michener does not explicitly disclose bank account type however it is inherent that if the verification system checks the validity of the credit card indicating whether the type of bank account is valid)**.

As per claim 11

Michener discloses the limitations as shown in the rejection of Claim 1 above. Michener does not disclose the limitation of *registering an unregistered user prior to the generation of the transaction request identification*. However, Robinson, in the Abstract discloses "System users register at least one biometric identifier, personal and/or business identity -verifying data, and financial account information."

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener with the technique of Robinson because it is a quick and easy way to verify the user.

As per claim 12

Michener discloses the limitations as shown in the rejection of Claim 1 above. Michener does not disclose the limitation of *registration of the user comprises creating of a transaction manager user account, including storing a transaction manager account number and the banking information in the storage of the transaction manager apparatus*. However, Robinson, in paragraph 0036 discloses "one or more financial account (e.g. checking, credit, or value); and a consumer may choose a SID from any of the previously listed numbers, may create a SID, provided the SID is unique to the central database 102, or may choose from system suggested ID numbers."

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener with the technique of Robinson because it is a quick and easy way to set up a user account and verify the user.

As per claim 14

Michener discloses:

- *the transaction manager apparatus receiving the user provided component from the user and storing the user provided component in the storage* **(paragraph 0034)**.

As per claim 15

Michener discloses:

- *storing the generated transaction request identification in a relationship with transaction manager user account* **(paragraph 0034)**.

As per claim 16

Michener discloses:

- *comparing user provided component received in the payment request with the stored user provided component* **(paragraph 0030)**

As per claim 17

Michener discloses:

- *the user provided component comprises a secrete identification of the user known to the registered user and recorded in the transaction manager apparatus* **(paragraph 0041)**

As per claim 18

Michener discloses the limitations as shown in the rejection of Claim 1 above. Michener does not disclose the limitation of *storing the transaction request identification in association with a transaction limit, and with a transaction limit override password wherein the transaction manager apparatus does not send the EFT request if the value is above the transaction limit and the transaction limit override password is not received in the payment request.* However, Robinson, in paragraph 0087 discloses "Such

pre-set parameters may include but are not limited to consumers setting a limit on how much may be spent out of a specific account."

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener with the technique of Robinson because it is a quick and easy way to provide added security to the user.

As per claim 19

Michener discloses:

- *sending the registered user another single use transaction request identification by the transaction manager apparatus upon request by the registered user* **(paragraph 0040.)** The passcode is a one-time code that generates with each transaction.

As per claim 20-22

Michener discloses the limitations as shown in the rejection of Claim 1 above. Michener does not disclose the limitation of *the registering the merchant with the transaction manager apparatus, registration of the merchant comprises the transaction manager apparatus providing the merchant with a merchant identification and the transaction manager apparatus storing merchant banking information in a relationship with the merchant identification, wherein the purchase request received by the transaction manager apparatus includes the merchant identification.* However, Robinson, in at least Paragraph 0037 discloses "Merchant accounts comprise information useful for authenticating a merchant, associating a merchant with a financial account, and completing transactions. By way of illustration and not as a limitation, a merchant account may comprise a SID, merchant location, and a phone number; a list of terminal ID numbers (TIDs) of the terminals designated to perform system functions; one or more financial accounts; and enrollment and transaction approval/decline parameters."

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener with the technique of Robinson because it is a quick, easy and convenient way to register and verify the merchant identity to the system.

As per claim 23

Michener discloses:

- *the registered user requesting purchase of a product or service having the value from the merchant and the merchant providing the transaction request identification sent from the transaction manager apparatus to the merchant* **(paragraph 0028)**.

As per claim 24

Michener discloses:

- *the registered user nominating an item for purchase and the merchant constructing the purchase request including determining the value in the purchase request based on the nominated item* **(paragraph 0028)**.

As per claim 25

Michener discloses:

- *checking the validity of the received transaction request identification in the payment request comprises checking whether the transaction request identification received in the payment request is the same as or derived from the stored transaction request identifier stored in the relationship with the user's transaction manager account* **(paragraph 0036)**.

As per claim 26

Michener discloses:

- *combining the transaction request identification and the user provided component by hatching the transaction request identification and the user provided identification component* **(paragraph 0025)**.

As per claim 28

Michener discloses:

- *user provided component comprises a secrete identification of the user known to the registered user and recorded in the financial institution* **(paragraph 0041).**

As per claim 30

Michener discloses:

- *the EFT request to the financial institution is conducted using the credit card, debit card, or other bank account details, and merchant account details sent to the financial institution to transfer the funds according to a standard electronic fund transfer system* **(paragraph 0028).**

As per claim 32

Michener discloses:

- *the confirmation message sent from the transaction manager apparatus to the merchant is the same as the confirmation of the transfer received from the financial institution* **(paragraph 0036).**

As per claim 34

- *disabling re-use of the transaction request identification includes the formula for generating the single use transaction request identification including an increment in the next generated transaction identification request* **(paragraph 50: The "Generate Passcode" key 118, when activated, causes the processor 106 to increment the transaction count 117, and to generate a passcode 18 from the transaction information 136, the transaction count 117, and possibly the token PIN 112.)**

As per claim 35

Michener discloses:

- *the method of generating the transaction identification includes providing a check sum digit or character in the transaction request identification* **(paragraph 0025)**

As per claim 36

Michener discloses:

- *the transaction request identification is a number* **(paragraph 0025)**.

As per claim 37

Michener discloses:

- *sending a confirmation of the transfer of funds from the transaction manager apparatus to the registered user* **(paragraph 0048)**

As per claim 41

Michener discloses:

- *sending the transaction request identification to the registered user comprises sending the transaction request identification to a portable storage device held by the user* **(paragraph 0034)**.

As per claim 42

Michener discloses:

- *sending the transaction request identification from the portable device to the merchant* **(paragraph 0053)**.

As per claim 43

Michener discloses:

- *sending the transaction request identification to the portable storage device c-an store a plurality of transaction request identifications to the portable storage device and storing the identifications in the portable storage device* **(paragraph 0050: The memory 124 comprises non-volatile memory 114 within which is stored 1) an identification number--i.e. the token ID 110--associated with the token 100, which may also be imprinted on the outside of the token 100; 2) a personal identification number, i.e. the token PIN 112, associated with the token 100 known by the user 12 of the token 100; and a digest keyset 108, e.g. a 3-DES digest keyset.)**

As per claim 44

Michener discloses:

- *sending a plurality of transaction request identifications may be provided to the user.* **(paragraph 0050: The memory 124 comprises non-volatile memory 114 within which is stored 1) an identification number--i.e. the token ID 110--associated with the token 100, which may also be imprinted on the outside of the token 100; 2) a personal identification number, i.e. the token PIN 112, associated with the token 100 known by the user 12 of the token 100; and a digest keyset 108, e.g. a 3-DES digest keyset.)**

As per claim 45 & 46

Michener discloses the limitations as shown in the rejection of Claim 1 above. Michener does not disclose the limitation of *the transaction manager apparatus managing a plurality of registered users each having a plurality of transaction request identifications available for use in making a purchase and the transaction manager apparatus registering registers a plurality of merchants.* However, Robinson, in at least Paragraph 0012 discloses "The system of the invention comprises registration of a plurality of

merchants, employees, and consumers so that these parties may conduct enrollment, transaction, and account access functions within the system."

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener with the technique of Robinson because it is a quick, easy and convenient way to register and verify the merchant's and user's identity to the system.

As per claim 47

Michener discloses the limitations as shown in the rejection of Claim 1 above. Michener discloses in paragraph 036 sending the request to the financial institution. Michener does not disclose the limitation of *selecting the financial institution from a plurality of financial institutions according to the bank information.* However, Robinson, in at least Paragraph 0063 discloses "The consumer selects the type of financial account to be used for the purchase and enters the SID and biometric 404 (herein referred to as the "consumer transaction biometric)." The selection of the type of account would indicate the financial institution associated with that account.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener with the technique of Robinson because it is a quick, easy and convenient way to eliminate errors and to ensure a quick and easy transfer of funds.

As per claim 50

Michener discloses:

- *a generator of a single use transaction request identification* **(paragraph 0024 & 0050)***;*

- *a transmitter for sending a registered user a generated request identification* **(paragraph 0024 & 0050)**

- *a storage for storing the transaction request identification in a relationship with banking information of the registered user* **(paragraph 0026 & 0050)***;*

- *a receiver for receiving a payment request, the payment request including the transaction request identification and a value to be transferred* **(paragraph 0034 & 0050)**

- *a processor configured to check the validity of the received transaction request identification and disable re-use of the transaction request identification* **(paragraph 0035 & 0050)**

- *a transmitter for sending an EFT request to a financial institution to transfer the value in funds from the registered user to the receiving party, if the transaction request identification is valid, the EFT request including the banking information* **(paragraph 0036 & 0050)**;;

- *a receiver for receiving confirmation of the transfer from the financial institution when the transfer is performed* **(paragraph 0036 & 0050)**;; *and*

- *a transmitter for sending the a confirmation message to one or more of the group consisting of the user and the other receiving party* **(paragraph 0036 & 0050)**;

Michener Does not disclose a registered user; however Robinson does in the Abstract.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener with the technique of Robinson because it is a quick, easy and convenient way to register and verify the user's and merchant's identity to the system.

As per claim 72

Michener discloses:

- *recording a user identifier for each of at least one user registration in the transaction manager apparatus* **(claim 26)**.

As per claim 72

Michener discloses:

- *the payment request comprises the user identifier indicative of the registered user, a destination identifier indicative of a destination account for the funds transfer* **(claim 26)**.

As per claim 74

Michener discloses:

- *retrieving the stored transaction request identification from within the storage of the transaction manager apparatus based on the received user identifier* **(claim 26)**.

As per claim 75

Michener discloses:

- *identifying the registered user when a remotely located electronic device of the registered user connects to the transaction manager apparatus* **(claim 30)**.

As per claim 76

Michener discloses:

- *generation of the single use transaction request identification occurs when the registered user is identified* **(claim 31)**.

As per claim 77

Michener discloses:

- *terminating the transaction when the received transaction request identifier is not validated* **(paragraph 0036)**.

As per claim 78

Michener discloses:

- *the EFT request message is sent from the transaction manager apparatus to a financial institution computer system to transfer the value in funds* **(paragraph 0036)**

As per claim 79

Michener discloses:

- *the confirmation message is sent from the transaction manager apparatus to a merchant electronic device* **(paragraph 0036)**.

As per claim 80

Michener discloses:

- *the registered user provides the transaction request identification from a user electronic device to the merchant electronic device* **(paragraph 0023)**.

As per claim 81

Michener discloses:

- *the merchant electronic device sends the payment request to the transaction manager apparatus* **(paragraph 0034)**.

As per claim 82

Michener discloses:

- *receiving an insufficient funds message from the financial institution computer system if sufficient funds are not present to conduct the transactional interaction, whereupon the transaction manager apparatus sends an insufficient funds message to the merchant* **(paragraph 0036: if the verification status is UNSUCCESSFUL, if the user 12 does not have sufficient credit, if the expiration date of the credit card has been exceeded, or if the credit card is otherwise invalid)**.

As per claim 84

Michener discloses:

- *inputting registration information of a prior registered user, the registration information including the banking information* **(paragraph 0029: For example, in an internet transaction, the user 12 would type the passcode 18 into an appropriate field of the browser window, whereas in a telephone transaction, the user 12 would either recite the passcode 18, or key-in the passcode 18 using the telephone keypad.)**

As per claim 85 & 86

Michener discloses:

- *recording a user identifier for each of at least one user registration in a transaction manager apparatus* **(claim 26)**;

- *identifying a registered user when a remotely located electronic device of the registered user connects to the transaction manager* **(claim 26)**;

- *generating a single use transaction request identification within the transaction manager apparatus when the registered user is identified* **(claim 24)**;

- *storing in the transaction manager apparatus the transaction request identification in association with the user identifier of the identified registered user, and banking information of the identified registered user for use by a financial institution computer system in association with the user identifier* **(paragraph 0026)**;

- *sending the transaction request identification from the transaction manager apparatus to the electronic device* **(paragraph 0024)**;

- *receiving at the transaction manager apparatus a payment request comprising a request identifier, a user identifier, a destination identifier and a value for a transactional interaction conducted by the financial institution computer system between the identified registered user and a destination designated by the destination identifier* **(paragraph 0034)**;

- *retrieving the stored transaction request identification from within the transaction manager apparatus based on the received user identifier* **(paragraph 0034)***;*

- *determining the validity of the received request identifier by the transaction manager apparatus checking whether the received request identifier is the same as or based on the retrieved transaction request identification and disabling re-use of the transaction request identification when the received request identifier is validated, and terminating the transactional interaction when the received request identifier is not validated* **(paragraph 0035)***;*

- *retrieving the stored banking information of the registered user in the stored data relationship with the received user identifier* **(paragraph 0036)***;*

- *sending an EFT request message from the transaction manager apparatus to the financial institution computer system to transfer the value in funds from a user account to a destination, the EFT request message including the banking information associated with the received user identifier, the destination identifier, and the value* **(paragraph 0036)***;*

- *receiving at the transaction manager apparatus a first confirmation message from the financial institution computer system when the transactional interaction has been successfully completed according to the EFT request message* **(paragraph 0036)***; and*

- *sending a second confirmation message from the transaction manager apparatus to a second electronic device when the first confirmation message is received* **(paragraph 0036)**.

Michener Does not disclose a registered user; however Robinson does in the Abstract.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener with the technique of Robinson because it is a quick, easy and convenient way to register and verify the user's and merchant's identity to the system.

13. Claims 5, 13, 27, 29, 31, 33, 38-40 & 83 are rejected under 35 U.S.C. 103(a) as being unpatentable

over Michener in view of Robinson and in further view of **Official Notice**.

As per claim 5

With regard to the limitation of *the transaction request identification is generated using a random number and a formula*, Michener in at least paragraph 0040 discloses a random number and paragraph 00205 discloses an algorithm. Michener does not specifically state *a random number and a formula*. However, the Examiner takes **Official Notice** that it is old and well known in the banking arts to generate transaction numbers by formula and a random number generator.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener & Robinson with the technique of **Official Notice** because it is a quick, easy and convenient way to generate transaction numbers that are not repeated which reduces the chances of fraud from predicting the transaction numbers.

As per claim 13

With regard to the limitation of *the transaction manager apparatus confirming the bank information with the user's financial institution before creation of the transaction manager user account*, Robinson in at least paragraph 0036 discloses a consumer account may comprise consumer's government identification number(s) and corresponding state(s) of issue, home address, and a telephone number; one or more biometric sample; one or more financial account (e.g. checking, credit, or value). Robinson does not specifically state *confirming the bank information with the user's financial institution before creation of the transaction manager user account*. However, the Examiner takes **Official Notice** that it is old and well known in the banking arts to confirm a valid bank account before complete registration.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener & Robinson with the technique of **Official Notice** because it is an easy and convenient way to eliminate errors in transactions when using the system.

As per claim 27 & 29

With regard to the limitation of *disabling of the use of the transaction request identification is comprises removing the relationship between the transaction request identification and the user's transaction manager account number, and disabling use of the transaction request identification includes the step of adding the transaction request identification to a spent list, the spent list being used to ensure a transaction request identification is not reused;* Michener in at least paragraph 0033 if the maximum number of attempts by the user 12 to enter the stored token PIN 112' are exceeded, then, in step (228), the token 100 is disabled so as to prevent an unauthorized user 12 from conducting an exhaustive search for the stored token PIN 112'. However, the Examiner takes **Official Notice** that it is old and well known in the banking arts to have one-time transaction numbers, to delete the one-time transaction numbers from the users account and to place the one-time transaction number in a used transaction number list to ensure they are not reused.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener & Robinson with the technique of **Official Notice** because it is a quick, easy and convenient way to reduce fraud from mishandled transaction numbers, cards and stolen identities.

As per claim 31

With regard to the limitation of *the financial institution sending an insufficient funds reply if sufficient funds are not present, whereupon the transaction manager apparatus sends an insufficient funds reply to the merchant;* Michener in at least paragraph 0036 discloses "if the user 12 does not have sufficient credit, if the expiration date of the credit card has been exceeded, or if the credit card is otherwise invalid, then the bank 20 indicates to the merchant 14 that the transaction is DISAPPROVED." However, the Examiner takes **Official Notice** that it is old and well known in the banking arts to check for insufficient funds and to send a reply if funds are not available.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener & Robinson with the technique of **Official Notice** because it is

a quick, easy way to notify the user of overspending and to notify the merchant to except alternative forms of payment.

As per claim 33

With regard to the limitation of *confirmation message sent from the transaction manager to the merchant is created by the transaction manager apparatus and is different to the confirmation of the transfer received from the financial institution;* Michener in paragraph 0036 discloses "Otherwise, the bank 20 indicates to the merchant 14 that the transaction is APPROVED." However, the Examiner takes **Official Notice** that it is old and well known in the banking arts to provide a different confirmation message to the merchant.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener & Robinson with the technique of **Official Notice** because it is an easy and convenient way to notify the transaction has been completed.

As per claim 38-40

With regard to the limitation of *the confirmation sent to the registered user is an e-mail message, the transaction request identification is to the registered user via the Internet and the transaction request identification is sent to the registered user by a telephone interface system;* Michener in paragraph 0036 discloses "Otherwise, the bank 20 indicates to the merchant 14 that the transaction is APPROVED." However, the Examiner takes **Official Notice** that it is old and well known in the banking arts to provide a confirmation messages through email, the internet or the phone

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener & Robinson with the technique of **Official Notice** because it is a quick and easy way of providing confirmation of the completion of transactions.

As per claim 83

With regard to the limitation of *sending a plurality of transaction request identifications to a user's electronic device in one transfer;* Michener in paragraph 0026 discloses "The token ID 110, digest keyset 108, and token PIN 112 are stored in a non-volatile memory 114 in the token 100, and are provided by a token issuer 24 from a secure token database 26 that is indexed by token ID 110." However, the Examiner takes **Official Notice** that it is old and well known in the banking arts to provide a plurality of transaction numbers to a user for one-time use.

It would have been obvious to one of ordinary skill in the art at the time of the invention to [combine/modify] the method of Michener & Robinson with the technique of **Official Notice** because it is an easy and convenient way to send transaction requests to the user.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **KITO R. ROBINSON** whose telephone number is **(571) 270-3921**. The examiner can normally be reached on Monday-Friday 7:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **Charles Kyle** can be reached on **(571) 272-6746**. The fax phone number for the organization where this application or proceeding is assigned is **571-273-8300**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Kito R Robinson/
Examiner, Art Unit 3695

25 November 2009

/Charles R. Kyle/
Supervisory Patent Examiner, Art Unit 3695